## Homeowners

- Contact your lender as soon as you see that you are having a problem paying your mortgage and/or property taxes.
- Talk to a housing counseling agency. They are able to help assess your situation and determine available options and contact your lender on your behalf. They may also provide legal and financial aid.
- Prioritize your debts. Set up a budget; eliminate unnecessary expenses and contact a credit-counseling agency to restructure credit card payments.

## Mid-Michigan Agencies that can help

Lansing Affordable Homes, Inc. 517.694.6284
Option 1 Credit Union 517.319.1309
GreenPath Debt Solutions 866.648.8122

## **Web Resources**

• Center for Responsible Lending

http://www.responsiblelending.org/

• Joint Economic Committee Report

http://jec.senate.gov/Documents/Releases/subprimerelease04112007.pdf

Mortgage bankers Association

www.mortgagebankers.org

• Housing and Urban Development (for those homeowners facing foreclosure)

http://www.hud.gov/offices/hsg/sfh/econ/econ.cfm#1